

United States Bankruptcy Court  
District of Oregon

In re:  
Jeffrey Alan Atkins  
Mary Katherine Atkins  
Debtors

Case No. 11-36492-tmb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0979-3

User: doria  
Form ID: DC7

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Jan 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2012.

db/jdb +Jeffrey Alan Atkins, Mary Katherine Atkins, 712 B Patrol St, Molalla, OR 97038-9370  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,  
Salem, OR 97309-5013  
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
smg +US Attorney General, Department of Justice, 10th & Constitution NW,  
Washington, DC 20530-0001  
99440863 +CMRE Financial, 3075 E Imperial Hwy #200, Brea, CA 92821-6753  
99440861 +CitiMortgage Inc, C T Corporation System Reg Agent, 388 State St # 420,  
Salem, OR 97301-3581  
99440862 +Clackamas Community FCU, Diana Owen CEO, 270 Warner Milne Rd, Oregon City, OR 97045-4044  
99440864 +Emergency Medicine Specialists LLC, 1500 Division St, Oregon City, OR 97045-1527  
99440865 Fingerhut, POB 1250, Saint Cloud, MN 56395-1250  
99440866 Fred Meyer Jewelers Plan, Citibank, PO Box 653054, Dallas, TX 75265-3054  
99440868 +HSBC Lumber Liquidators, POB 49353, San Jose, CA 95161-9353  
99440867 +Home Depot Credit Card Services, PO Box 182676, Columbus, OH 43218-2676  
99440870 +NW Natural, POB 6017, Portland, OR 97228-6017  
99440871 OHSU Faculty Practice, POB 3899, Portland, OR 97208-3899  
99440872 Providence Health & Services, POB 3299, Portland, OR 97208-3299  
99440873 +Select Portfolio Servicing, Inc., Corporation Service Company, Reg. Agent, 285 Liberty St. NE,  
Salem, OR 97301-3865

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: ORREV.COM Jan 14 2012 02:53:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555  
994467079 +EDI: BASSASSOC.COM Jan 14 2012 02:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
99440869 EDI: IRS.COM Jan 14 2012 02:53:00 IRS, POB 7346, Philadelphia, PA 19101-7346  
99440874 EDI: WTRRN BANK.COM Jan 14 2012 02:53:00 Target National Bank, PO Box 59231,  
Minneapolis, MN 55459-0231

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2012

Signature:



District/off: 0979-3

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0

**FILED**

January 13, 2012

Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**



**U.S. Bankruptcy Judge**

DC7 (3/5/09) dda

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re

**Jeffrey Alan Atkins**, xxx-xx-0322

**Mary Katherine Atkins**, xxx-xx-7206

*Other names used by joint debtor:* Mary Katherine Rainey  
Debtor(s)

) Case No. **11-36492-tmb7**

)  
) CHAPTER 7 ORDER RE: DISCHARGE;  
) AND ORDER DISCHARGING TRUSTEE  
) AND CLOSING CH. 7 "NO ASSET" CASE  
)  
)  
)

It appearing that on 7/28/11 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

**IT IS ORDERED** that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

**EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**